

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Daniel W. and Patricia E. Nagel : Bankruptcy Case No. 21-10109-TPA
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this **25th** of **January, 2022**, it is hereby **ORDERED, ADJUDGED and DECREED**, with the consent of all the Parties in attendance, as follows:

A The Chapter 13 Plan dated **November 15, 2021**, except as modified herein as numbered, below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court.

1. Debtor to immediately implement an ACH or TFS, whichever is applicable. (C25)
2. **Pennymac Loan Services Cl. #10** is to be paid per Order dated **June 23, 2021** at Doc **26**. (D34)

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. **Objections to the Plan:** This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. **Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. **Review of Claims Docket and Objections to Claims.** Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

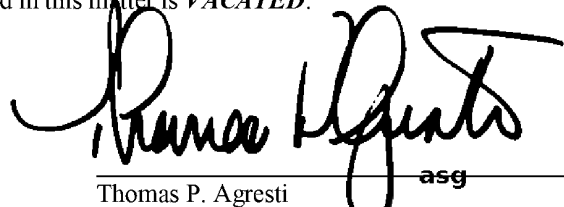
4. **Motions or Complaints Pursuant to §§506, 507, or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. **Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.
4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.
6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:
 - (a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.
 - (b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.
 - (c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.
7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.
8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.
10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.



Thomas P. Agresti
United States Bankruptcy Judge

cc: All Parties in interest to be served by Clerk in seven (7) days

In re:
Daniel W. Nagel
Patricia E. Nagel
Debtors

Case No. 21-10109-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jan 25, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	Daniel W. Nagel, Patricia E. Nagel, 76 Willadell Road, Transfer, PA 16154-2730
15345825	+ Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15345838	+ FNB Consumer Discount Company, 41-A Hadley Road, PO Box 152, Greenville, PA 16125-0152
15345843	+ Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15345853	+ Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
15350276	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15345854	+ Wells Fargo Home Mortgage, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jan 25 2022 23:41:16	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15345826	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2022 23:41:30	Best Buy/CBNA, Po Box 6497, Sioux Falls, SD 57117-6497
15345828	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 25 2022 23:41:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15364255	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 25 2022 23:41:27	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15345827	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 25 2022 23:41:39	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
15371142	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2022 23:41:18	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15345829	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 25 2022 23:41:00	Comenity Bank/Kays, Po Box 182789, Columbus, OH 43218-2789
15345831	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 25 2022 23:41:00	Comenity Bank/Victoria's Secret, Po Box 182789, Columbus, OH 43218-2789
15345830	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 25 2022 23:41:00	Comenity Bank/peebles, Po Box 182789, Columbus, OH 43218-2789
15345832	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 25 2022 23:41:00	Comenity Capital/Sephora, Po Box 182120, Columbus, OH 43218-2120
15345833	+ Email/Text: BKPT@cfna.com	Jan 25 2022 23:41:00	Credit First NA, Po Box 81315, Cleveland, OH 44181-0315
15345834	Email/Text: mrdiscen@discover.com	Jan 25 2022 23:41:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850

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15345835	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2022 23:41:30	Dsnb Macys, Po Box 8218, Mason, OH 45040
15349392	Email/Text: mrdiscen@discover.com	Jan 25 2022 23:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15345836	+ Email/Text: psnyder@fcbanking.com	Jan 25 2022 23:41:00	First Commonwealth Bank, 22 North Sixth Street, Indiana, PA 15701-1802
15345837	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jan 25 2022 23:41:00	First National Bank of PA, 4140 E State Street, Hermitage, PA 16148-3401
15345839	+ Email/Text: bankruptcy@huntington.com	Jan 25 2022 23:41:00	Huntington National Bank, Po Box 1558, Columbus, OH 43216-1558
15372535	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 25 2022 23:42:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15345840	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 25 2022 23:41:13	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15359760	+ Email/Text: RASEBN@raslg.com	Jan 25 2022 23:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15345841	+ Email/Text: BKRMailOPS@weltman.com	Jan 25 2022 23:41:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
15373712	+ Email/Text: PBNCNotifications@perituservices.com	Jan 25 2022 23:41:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15345842	+ Email/Text: PBNCNotifications@perituservices.com	Jan 25 2022 23:41:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15358343	Email/Text: Bankruptcy.Notices@pnc.com	Jan 25 2022 23:41:00	PNC Bank, National Association, Bankruptcy Department, PO Box 94982, Cleveland, OH 44101
15345846	Email/Text: Bankruptcy.Notices@pnc.com	Jan 25 2022 23:41:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15370477	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 25 2022 23:41:28	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15371056	+ Email/PDF: ebnotices@pnmac.com	Jan 25 2022 23:41:18	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
15345845	+ Email/PDF: ebnotices@pnmac.com	Jan 25 2022 23:41:41	Pennymac Loan Services, Po Box 514387, Los Angeles, CA 90051-4387
15372265	Email/Text: bnc-quantum@quantum3group.com	Jan 25 2022 23:41:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15372264	Email/Text: bnc-quantum@quantum3group.com	Jan 25 2022 23:41:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15346298	+ Email/PDF: gecsed@recoverycorp.com	Jan 25 2022 23:41:28	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15345847	+ Email/PDF: gecsed@recoverycorp.com	Jan 25 2022 23:41:39	Synchrony Bank/Gap, PO Box 965005, Orlando, FL 32896-5005
15345848	+ Email/PDF: gecsed@recoverycorp.com	Jan 25 2022 23:41:39	Synchrony Bank/JCP, PO Box 965007, Orlando, FL 32896-5007
15345849	+ Email/PDF: gecsed@recoverycorp.com	Jan 25 2022 23:41:39	Synchrony Bank/Lowes, PO Box 965005, Orlando, FL 32896-5005
15345850	+ Email/PDF: gecsed@recoverycorp.com	Jan 25 2022 23:41:13	Synchrony Bank/PPC, Po Box 965005, Orlando, FL 32896-5005
15345851	+ Email/PDF: gecsed@recoverycorp.com	Jan 25 2022 23:41:14	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
15345852	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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User: auto

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Total Noticed: 44

Jan 25 2022 23:41:18

The Home Depot/CBNA, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15363177	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15345844	##+	Northwest Consumer Discount Company, Po Box 1178, Hermitage, PA 16148-0178

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2022 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Joint Debtor Patricia E. Nagel dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Daniel W. Nagel dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5